UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION

In re:	Case No. 22-11427-AMC
WANDA MIAL	
Debtor(s)	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 06/02/2022.

2) The plan was confirmed on 12/06/2022.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.

4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.

5) The case was dismissed on 10/03/2023.

6) Number of months from filing or conversion to last payment: 15.

7) Number of months case was pending: 21.

8) Total value of assets abandoned by court order: NA.

9) Total value of assets exempted: $37,925.00.

10) Amount of unsecured claims discharged without full payment: $0.00.

11) All checks distributed by the trustee relating to this case have cleared the bank.

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Receipts:

Total paid by or on behalf of the debtor	$13,032.19
Less amount refunded to debtor	$46.68

NET RECEIPTS: **$12,985.51**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	$2,562.00
Court Costs	$0.00
Trustee Expenses & Compensation	$1,042.58
Other	$0.00

TOTAL EXPENSES OF ADMINISTRATION: **$3,604.58**

Attorney fees paid and disclosed by debtor: $0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CENLAR	Secured	NA	NA	NA	0.00	0.00
CITIZENS BANK, N.A.	Secured	NA	46,554.26	58,751.48	5,517.27	0.00
CITY OF PHILADELPHIA	Unsecured	2,814.77	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	NA	474.87	474.87	474.87	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	12,957.57	12,957.57	0.00	0.00
LINCOLN AUTOMOTIVE FIN	Unsecured	NA	NA	NA	0.00	0.00
MACY'S/FDSB	Unsecured	NA	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT, II	Secured	NA	2,581.19	2,581.19	230.94	0.00
MRC/UNITED WHOLESALE M	Unsecured	NA	NA	NA	0.00	0.00
PGW	Secured	NA	815.77	815.77	67.55	0.00
PGW	Unsecured	NA	1,995.44	1,995.44	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Secured	NA	3,634.97	3,634.97	333.28	0.00
PORTFOLIO RECOVERY ASSOCIATES	Secured	NA	3,141.18	3,141.18	281.03	0.00
RECEIVABLE MANAGEMENT SERVIC	Unsecured	NA	NA	NA	0.00	0.00
SELECT PORTFOLIO SERVICING INC	Secured	NA	59,686.11	24,549.06	2,305.36	0.00
SELECT PORTFOLIO SERVICING INC	Secured	NA	NA	1,861.02	170.63	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	$0.00	$0.00	$0.00
Mortgage Arrearage	$85,161.56	$7,993.26	$0.00
Debt Secured by Vehicle	$0.00	$0.00	$0.00
All Other Secured	$10,173.11	$912.80	$0.00
TOTAL SECURED:	**$95,334.67**	**$8,906.06**	**$0.00**
Priority Unsecured Payments:			
Domestic Support Arrearage	$0.00	$0.00	$0.00
Domestic Support Ongoing	$0.00	$0.00	$0.00
All Other Priority	$474.87	$474.87	$0.00
TOTAL PRIORITY:	**$474.87**	**$474.87**	**$0.00**
GENERAL UNSECURED PAYMENTS:	**$14,953.01**	**$0.00**	**$0.00**

Disbursements:

Expenses of Administration	$3,604.58
Disbursements to Creditors	$9,380.93
TOTAL DISBURSEMENTS :	**$12,985.51**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/06/2024   By: /s/ Kenneth E. West
                                                                     Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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